

Affairs had directed the Administrative Departments to regularly monitor the progress of expenditure in general and generation of internal resources by the PSUs. Arrangements are also being made in the Department of Expenditure to monitor Plan expenditure on quarterly basis. Expenditure incurred for the quarter ending September, 1997 is under preparation.

[Translation]

**Achievement of Target to Open
New Bank Branches**

592. SHRI DATTA MEGHE :
SHRIMATI SUBHAWATI DEVI :

Will the Minister of FINANCE be pleased to state:

(a) whether bank-wise prescribed target for opening the branches of various commercial banks in the country during the Eighth Five Year Plan have since been achieved;

(b) if so, the details thereof, State-wise; and

(c) the details of branches of commercial Banks proposed to be opened during 1997-98, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ) : (a) to (c) Reserve Bank of India (RBI) have reported that having broadly achieved the objective of providing adequate banking infrastructure to the national economy with a wide branch network of over 60,000 bank branches by the end of the period 1985-90, it was decided that there was no need for evolving any branch expansion programme co-terminus with Five Year Plans with specific targets like population coverage as was being done in the past. From the year 1992, it is left to the judgement of individual banks to assess the need for opening branches. As such, no bank-wise targets for opening branches of various commercial banks in the country during the 8th Five Year Plan were prescribed by RBI. However, the State-wise position of branches functioning as on 31.3.1997 i.e., at the end of VIIIth Five Year Plan, is furnished in enclosed Statement-I. A statement indicating the number of authorisations for branch opening issued from April 1, 1995 to October 31, 1997 and which are yet to be opened is at Statement II.

Statement I

*State and Population Group wise No. of Branches of Each Commercial Bank in India
(As on 31st March 1997)*

State/Union Territory	Population Group				No. of Branches
	Rural	Semi-Urban	Urban	Metro-politan	
1	2	3	4	5	6
Andaman & Nicobar	17	14	—	—	31
Andhra Pradesh	2470	1121	861	452	4904
Arunachal Pradesh	67	1	—	—	68
Assam	841	248	148	—	1237
Bihar	3530	869	545	—	4944
Chandigarh	10	10	123	—	143
Dadra & Nagar Haveli	7	—	—	—	7
Daman & Diu	1	12	—	—	13
Delhi	56	15	—	1164	1235
Goa	154	127	—	—	281

1	2	3	4	5	6
Gujarat	1568	768	418	751	3505
Haryana	692	315	377	—	1384
Himachal Pradesh	649	115	—	—	764
Jammu & Kashmir	577	73	146	—	796
Karnataka	2252	963	643	634	4492
Kerala	243	2213	548	—	3104
Lakshadweep	9	—	—	—	9
Madhya Pradesh	2752	887	524	259	4422
Maharashtra	2326	1021	810	1802	5959
Manipur	51	14	21	—	86
Meghalaya	131	16	32	—	179
Mizoram	61	9	8	—	78
Nagaland	40	31	—	—	71
Orissa	1616	289	245	—	2150
Pondicherry	23	15	36	—	74
Punjab	1113	584	484	166	2347
Rajasthan	1930	694	415	192	3231
Sikkim	36	10	—	—	46
Tamil Nadu	1845	1196	888	684	4613
Tripura	123	27	29	—	179
Uttar Pradesh	5466	1442	1349	459	8716
West Bengal	2271	555	546	948	4320
All India	33027	13654	9196	7511	63388

Statement II

State-wise Summary of Pending Positions in Respect of Authorisations/Licences Issued from 1.4.1995 to 31.10.1997 to Commercial Banks (other than Foreign Banks) for Opening Branches

<i>Sl. No.</i>	<i>State</i>	<i>SBI & Associates</i>	<i>Nationalised Banks</i>	<i>RRBs</i>	<i>Private Banks</i>	<i>Total</i>
1	2	3	4	5	6	7
1.	Andhra Pradesh	10	36	22	30	98
2.	Arunachal Pradesh	—	—	—	—	—
3.	Assam	1	2	2	2	7
4.	Bihar	8	40	3	4	55
5.	Goa	4	6	—	15	25
6.	Gujarat	16	41	9	19	85
7.	Haryana	18	46	—	10	74
8.	Himachal Pradesh	1	14	—	—	15
9.	Jammu & Kashmir	—	3	—	9	12
10.	Karnataka	37	60	44	18	159
11.	Kerala	15	27	2	43	87
12.	Madhya Pradesh	16	24	2	6	48
13.	Maharashtra	21	126	6	109	262
14.	Manipur	—	—	—	—	—
15.	Meghalaya	—	—	—	—	—
16.	Mizoram	—	—	—	—	—
17.	Nagaland	—	—	—	—	—
18.	Orissa	9	26	9	4	48
19.	Punjab	34	62	—	27	123
20.	Rajasthan	22	39	4	9	74

1	2	3	4	5	6	7
21.	Sikkim	—	—	—	—	—
22.	Tamil Nadu	12	55	1	29	97
23.	Tripura	—	—	—	—	—
24.	Uttar Pradesh	20	116	12	22	170
25.	West Bengal	16	34	—	26	76
26.	Andaman & Nicobar	—	—	—	—	—
27.	Chandigarh	6	17	—	1	24
28.	Dadra & Nagar Haveli	—	1	—	1	2
29.	Daman & Diu	—	1	—	—	1
30.	Delhi	17	100	—	27	144
31.	Lakshadweep	—	—	—	—	—
32.	Pondicherry	1	1	—	1	3
Total		248	877	116	412	1689

Issue of More Autonomy to Banks

593 SHRI MAHENDRA SINGH BHATI:
SHRI CHANDRA BHUSHAN SINGH :
SHRI ANAND RATNA MAURYA :

Will the Minister of FINANCE be pleased to state:

(a) whether the Government are actively considering various economic and other issues related to more autonomy to banks;

(b) if so, the details thereof; and

(c) the time by which a final decision is likely to be taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ) : (a) to (c) To enable the banks to cope up with the challenges posed by liberalisation and deregularisation of the financial sector in the new environment, the Boards of the Public Sector Banks have been given greater administrative autonomy.

Banks which fulfill the criteria of capital adequacy of more than 8%, net profits during the last three years, net NPA below 9% and minimum owned funds of rupees hundred crores, would be allowed to recruit Specialist officers and also undertake campus recruitment for partly meeting their requirement of probationary officers. The Boards of Public Sector Banks will now be able to lay down policy in a large number of administrative and personnel matters including induction of specialists and will also have authority to create posts below the level of General Manager and formulate their own policies with regard to rural postings of officers and deputation lateral movement of their officers to other banks.

[English]

Import of Currency Notes

594. SHRI BANWARI LAL PUROHIT :
SHRI MOHAN RAWALE :

Will the Minister of FINANCE be pleased to state: